



Order Filed on April 13, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2©

Law Offices of Kevin Fayette, LLC
1675 Whitehorse-Mercerville Road
Suite 204
Hamilton, NJ 08619

In Re: Timothy & Antoinette Minors-Ferguson

Case No.: 17-22099

Chapter: 13

Judge: Michael B. Kaplan

ORDER TO APPROVE LOAN MODIFICATION AGREEMENT

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: April 13, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being brought to the Court on the motion of Kevin C. Fayette on behalf of Debtor seeking an Order Authorizing Entry of a Final Loan Modification Agreement concerning a mortgage on real property referenced on the loan modification attached to movant's motion, and the Court having considered the submissions; and parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor is granted approval to enter into a final loan modification.
2. IT IS FURTHER ORDERED that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor must withdraw its Proof of Claim or amend the arrearage portion to the amount paid to date or to zero (0) within thirty (30) days of completion of the loan modification;
3. IT IS FURTHER ORDERED that the Chapter 13 Trustee will suspend disbursements to secured creditor pending completion of the loan modification. All money that would otherwise be paid to the secured creditor will be held until the claim is withdrawn or amended to reflect the arrearage portion to the amount paid to date or to zero (0);
4. IT IS FURTHER ORDERED that in the event the modification is not consummated; the secured creditor must notify the Trustee and debtor's attorney of the same. Any money that was held by the Trustee pending completion of the modification will then be paid to secured creditor; and

5.IT IS FURTHER ORDERED that in the event the proof of Claim is amended to the paid to date, to zero or is withdrawn the Trustee may disburse the funds being held pursuant to this order to the other creditors in accordance with the provisions of the confirmed plan; and

6.IT IS FURTHER ORDERED that a Debtor must file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this order.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Timothy H. Ferguson
Antoinette M. Minors-Ferguson
Debtors

Case No. 17-22099-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 15, 2018.

db/jdb +Timothy H. Ferguson, Antoinette M. Minors-Ferguson, 6 Lansdowne Road,
Burlington, NJ 08016-2915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin C. Fayette on behalf of Debtor Timothy H. Ferguson kfayette@kevinfayette.com
Kevin C. Fayette on behalf of Joint Debtor Antoinette M. Minors-Ferguson
kfayette@kevinfayette.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Sherri J. Braunstein on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10